

EASTERN DIVISION

§ Case No. 16-07729
§ Hon. JACQUELINE P. COX
§ Chapter 7
§

TRUSTEE'S FINAL REPORT (TFR)

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 03/07/2016 .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

4. The trustee realized gross receipts of \$12,500.00

Payments made under an interim distribution_____

Bank Service Fees	\$75.99
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Non-estate funds paid to 3rd Parties _____

Other payments to the debtor _____

Leaving a balance on hand of ¹	\$12,424.01
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UST Form 101-7-TFR (5/1/2011)

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 07/22/2016 and the deadline for filing governmental claims was 09/06/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,000.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,000.00, for a total compensation of \$2,000.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$16.87, for total expenses of \$16.87².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/07/2016 By: /s/ ALLAN J. DeMARS
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASESCase No. 16-07729Trustee Name: Allan J. DeMarsCase Name: JOSE CANTU and MARY L. CANTUDate Filed (f) or Converted (c): 3/7/16 (F)For Period Ending: 3/31/17§341(a) Meeting Date: 4/13/16Claims Bar Date: 7/22/16; GOVT 9/6/16

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property) Ref #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$ 554(a) abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 residence 22810 S. Wentworth Steger, IL	88,500.00	0.00			FA
2 2013 Honda CRV	18,000.00	11,000.00		11,000.00	FA
3 2003 Chevy Trail Blazer	2,000.00	1,500.00		1,500.00	FA
4 furniture, clothing, electronics, jewelry	1,250.00	0.00			FA
5 Harris check acct 5151	2,845.04	0.00			FA
6 Harris check acct 4447	4,126.97	0.00			FA
7 IRA (u)	13,487.28	0.00			FA
8 Allis Chalmers pension	3,986.73	0.00			FA
9 Mutual of Omaha ins policy	0.00	0.00			FA
TOTALS (Excluding unknown values)		<u>12,500.00</u>		<u>12,500.00</u>	

(Total Dollar Amount in Column 6)

Major activities affecting case: sale of right, title and interest in motor vehicles back to debtors

Date of Final Report (TFR): 8/25/16

CASH RECEIPTS AND DISBURSEMENT RECORDS

Case No.: 16-7729
Case Name: JOSE CANTU and MARY L. CANTU
Taxpayer ID#: XX-XXX4528
For Period Ending: 3/31/17

Trustee's Name: Allan J. DeMars
Bank Name: ASSOCIATED BANK
Initial CD #: CDI
Blanket bond (per case limit): 5,000,000
Separate bond (if applicable):
Checking acct#: XXXXXXX371

1	2	3	4	5	6	7	8
Trans. Date	Check or Ref. #	Paid to/ Received from	Description of Transaction	Uniform Transaction Code	Deposit \$	Disbursement \$	Checking Acct Balance
6/2/16	Ref 2,3	from debtors	right, title and interest in 2013 Honda CRV (\$11,000.00) AND 2003 Chevy Trail Blazer (\$1,500.00) RECEIVED TWO CASHIER'S CHECKS \$6,500 AND \$6,000	1129-000	12,500.00		12,500.00
6/9/16		Associated Bank	check printing charge	2600-000		83.57	12,416.43
6/15/16		Associated Bank	partial reversal	2600-000		(37.58)	12,454.01
7/15/16		Associated Bank	service fee	2600-000		15.00	12,439.01
8/12/16		Associated Bank	service fee	2600-000		15.00	12,424.01

COLUMN TOTALS 12,500.00 75.99 12,424.01

Less: Bank transfers/CD

Subtotal

Less: Payments to debtor(s)

Net

12,500.00 75.99 12,424.01

TOTAL - ALL ACCOUNTS

Checking# XXXXXXX371

Savings #

CD #CDI

Net

NET DEPOSITS NET DISBURSEMENTS BALANCES
12,500.00 75.99 12,424.01

12,500.00 75.99 12,424.01

Excludes account Excludes payments Total Funds
transfers to debtor on Hand

EXHIBIT C: CLAIMS REVIEW ANALYSIS

BAR DATE: July 22, 2016; gov't September 6, 2016

CLAIM #	DATE FILED	NAME	AMOUNT	PROPOSED DISTRIBUTION
		UNSECURED CLAIMS		
1	5/2/16	Discover Bank	4,947.53	1,013.26
2		Discover Bank - claim withdrawn		
3	5/6/16	Capital One Bank(USA) N.A.	10,343.51	2,118.36
4	7/5/16	Cavalry SPV1 LLC	9,498.39	1,945.27
5	7/12/16	Wells Fargo Bank NA	2,614.11	535.37
6	7/18/16	PYOD, LLC assignee of Citibank	14,830.93	3,037.38
			42,234.47	8,649.64

Exhibit D

TRUSTEE'S PROPOSED DISTRIBUTION

Case No: 16-07729

Case Name: JOSE CANTU and MARY L. CANTU

Trustee Name: ALLAN J. DeMARS

Balance on hand: \$12,424.01

Claims of secured creditors will be paid as follows:

<i>Claim No.</i>	<i>Claimant</i>	<i>Claim Asserted</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
NONE			\$0.00	\$0.00	\$0.00
Total to be paid to secured creditors:					\$0.00
Remaining balance:					\$12,424.01

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Total Requested</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
<i>Trustee, Fees</i> ALLAN J. DeMARS	\$2,000.00	\$0.00	\$2,000.00
<i>Trustee, Expenses</i> ALLAN J. DeMARS	\$16.87	\$0.00	\$16.87
<i>Attorney for Trustee, Fees</i> ALLAN J. DeMARS	\$1,757.50	\$0.00	\$1,757.50
<i>Attorney for Trustee, Expenses</i> ALLAN J. DeMARS	\$0.00	\$0.00	\$0.00
<i>Accountant for Trustee, Fees</i>			
<i>Accountant for Trustee, Expenses</i>			
<i>Auctioneer, Fees</i>			
<i>Auctioneer, Expenses</i>			
<i>Charges, U.S. Bankruptcy Court</i>			
<i>Fees, United States Trustee</i>			
<i>Other</i>			
Total to be paid for chapter 7 administrative expenses :			\$3,774.37
Remaining balance:			\$8,649.64

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Total Requested</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
<i>Attorney for Debtor, Fees</i>			
<i>Attorney for Debtor, Expenses</i>			
<i>Attorney for</i> , <i>Fees</i>			
<i>Attorney for</i> , <i>Expenses</i>			
<i>Accountant for</i> , <i>Fees</i>			
<i>Accountant for</i> , <i>Expenses</i>			
<i>Other</i>			
Total to be paid for prior chapter administrative expenses:			\$0.00
Remaining balance:			\$8,649.64

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

<i>Claim No.</i>	<i>Claimant</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
	NONE	\$0.00	\$0.00	\$0.00
Total to be paid for priority claims:				\$0.00
Remaining balance:				\$8,649.64

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$42,234.47 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 20.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

<i>Claim No.</i>	<i>Claimant</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
1	Discover Bank	\$4,947.53	\$0.00	\$1,013.26
3	Capital One Bank USA	\$10,343.51	\$0.00	\$2,118.36
4	Calvary SPV1, LLC	\$9,498.39	\$0.00	\$1,945.27
5	Wells Fargo Bank NA	\$2,614.11	\$0.00	\$535.37
6	PYOD LLC assignee of Citibank	\$14,830.93	\$0.00	\$3,037.38
Total to be paid for timely general unsecured claims:				\$8,649.64
Remaining balance:				\$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

<i>Claim No.</i>	<i>Claimant</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
	NONE	\$0.00	\$0.00	\$0.00
Total to be paid for tardy general unsecured claims:				\$0.00
Remaining balance:				\$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim No.</i>	<i>Claimant</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
	NONE	\$0.00	\$0.00	\$0.00
Total to be paid for subordinated claims:				\$0.00
Remaining balance:				\$0.00